

## Schedule of Charges for Salary Savings Account (w.e.f 1<sup>st</sup> January 2026)

	Indus Comfort Platinum <sup>^</sup>	Indus Comfort Maxima	Indus Comfort Optima
<b>Minimum Balance</b> (Average Monthly/Quarterly Requirement)	<b>Zero Balance Account subject to Salary Credits</b>		
<b>Remittance Facilities through Own Bank</b>			
<b>Demand Draft - Issuance</b>	Free one draft per day up to ₹ 25,000; above this ₹ 2.5 per ₹ 1,000; min. of ₹ 50 & max. of ₹ 5,000 per instrument	Unlimited Free	Unlimited Free
<b>DD Cancellation/Duplicate Instrument Issuance</b>	₹ 100 per instrument	₹ 100 per instrument	₹ 100 per instrument
<b>DD Revalidation</b>	₹ 50 per instrument	Free	Free
<b>Visa Credit Card Payment through ATM/Net Banking</b>	Free	Free	Free
<b>IMPS - Outward</b>	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/WhatsApp Banking		
<b>NEFT - Outward - w.e.f 1<sup>st</sup> Jan'26</b>	<ul style="list-style-type: none"> <li>• Up to ₹50,000 - Nil, • &gt; ₹50,000 to ₹1 Lakh - ₹4, • &gt; ₹1 Lakh to ₹2 Lakh - ₹14, • &gt; ₹2 Lakh - ₹24</li> </ul> No Charges applicable for NEFT done through Net Banking or Mobile Banking		
<b>RTGS - Outward - w.e.f 1<sup>st</sup> Jan'26</b>	<ul style="list-style-type: none"> <li>• ₹2 Lakh to ₹5 Lakh - ₹20, • &gt; ₹5 Lakh - ₹45</li> </ul> No Charges applicable for RTGS done through Net Banking or Mobile Banking		
<b>Remittance Facilities through Other Bank</b>			
<b>DD - Issuance</b>	Through Correspondent Bank - ₹ 3 per ₹ 1,000; min. ₹ 50 and max. ₹ 5,000 per instrument	Free one draft (correspondent bank only) per day upto ₹ 50,000; above this ₹ 1.5 per ₹ 1,000, Min. ₹ 50 Max. ₹ 5,000 per instrument.	Free one draft (correspondent bank only) per day upto ₹ 50,000; above this ₹ 1.5 per ₹ 1,000, Min. ₹ 50 Max. ₹ 5,000 per instrument.
	Through Non-correspondent Bank - At Actuals	Non-correspondent Bank - At Actuals	Non-correspondent Bank - At Actuals
<b>DD - Cancellation</b>	₹ 100 per instrument	₹ 100 per instrument	₹ 100 per instrument
<b>DD - Revalidation</b>	₹ 50 per instrument	₹ 50 per instrument	₹ 50 per instrument
<b>Foreign Exchange Remittance</b>			
<b>Non-trade Remittance</b>	₹ 250 in addition to SWIFT charges	₹ 250 in addition to SWIFT charges	₹ 250 in addition to SWIFT charges
<b>SWIFT / Wire Transfer</b>	₹ 500	₹ 500	₹ 500
<b>FCY (Foreign Currency) Draft/DD issuance</b>	₹ 350	₹ 350	₹ 350
<b>FCY (Foreign Currency) Cheque Collection</b>	0.25% on the cheque collection, min. ₹ 25	0.25% on the cheque collection, min. ₹ 25	0.25% on the cheque collection, min. ₹ 25
<b>Cheque Collection</b>			
<b>Local Clearing</b>	Free	Free	Free
<b>Outstation Clearing through Own Bank</b>	Free	Free	Free
<b>Outstation Clearing through Correspondent Bank</b>	Up to and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and up to and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and up to and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150	Up to and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and up to and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and up to and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150	Up to and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and up to and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and up to and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150
<b>Return of Cheque/s - Local</b>	Only for Financial Reasons	Only for Financial Reasons	Only for Financial Reasons
	<b>Local Inward Clearing*</b>	<b>Local Inward Clearing*</b>	<b>Local Inward Clearing*</b>
	₹ 500 per cheque return	₹ 500 per cheque return	₹ 500 per cheque return
	<b>Local Outward Clearing</b>	<b>Local Outward Clearing</b>	<b>Local Outward Clearing</b>
	SB A/c - ₹ 200 per cheque	SB A/c - ₹ 200 per cheque	SB A/c - ₹ 200 per cheque
<b>Return of Cheque/s - Outstation - through Own Bank</b>	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses
<b>Return of Cheque/s - Outstation - through other Bank</b>	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses
<b>Return of Cheque/s - Outstation Cheques Received in Inward Collection</b>	₹ 100 plus out of pocket expenses	₹ 100 plus out of pocket expenses	₹ 100 plus out of pocket expenses
<b>Cards - Debit Card</b>			
<b>Card Issuance/Annual/Renewal Fee</b>	Classic/ Gold/ Titanium Chip Debit Card Issuance Fees - ₹ 249 Annual / Renewal Fees - ₹ 249 p.a.	Classic/Gold/ Titanium Chip Debit Card Issuance Fees - Free Annual /Renewal Fees - ₹ 149 p.a.	Classic/ Gold/ Titanium Chip Debit Card Issuance Fees - Free Annual /Renewal Fees - Free
<b>As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only</b>	Platinum Chip Debit Card Issuance Fees - ₹ 499 Annual / Renewal Fees - ₹ 499 p.a.	Platinum Chip Debit Card Issuance Fees - ₹ 499 Annual / Renewal Fees - ₹ 499 p.a.	Platinum Chip Debit Card Issuance Fees - ₹ 299 Annual / Renewal Fees - ₹ 299 p.a.
	Duo Card Issuance Fees - ₹ 249 Annual / Renewal Fees - Free	Duo Card Issuance Fees - ₹ 249 Annual / Renewal Fees - Free	Duo Card Issuance Fees - ₹ 249 Annual / Renewal Fees - Free
<b>For Premium Debit Cards, please refer Debit Card SOC</b>			
<b>Card Replacement Fee</b>	All card variants (Classic/Gold/Titanium/Titanium Salary/Titanium Plus/Platinum/Paid Premium Cards) - ₹ 249 + taxes		

# SCHEDULE OF SERVICE CHARGES

	Indus Comfort Platinum <sup>^</sup>	Indus Comfort Maxima	Indus Comfort Optima
<b>Cards - Debit Card</b>			
Issuance of Duplicate PIN	₹ 20	₹ 20	₹ 20
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Free	Free
Cash Withdrawals & Non-cash transactions at Other Bank ATMs within India	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, min. Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹ 23 per transaction & non-financial transaction at ₹ 10 per transaction within India. *3 in metro cities.	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, min. Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹ 23 per transaction & non-financial transaction at ₹ 10 per transaction within India. *3 in metro cities.	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, min. Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹ 23 per transaction & non-financial transaction at ₹ 10 per transaction within India. *3 in metro cities.
Cash Withdrawals - Other Bank ATMs outside India	₹ 125 for Cash Withdrawal	₹ 125 for Cash Withdrawal	₹ 125 for Cash Withdrawal
Exchange rate markup on Foreign Currency Debit Card transaction	Classic/Gold/Titanium Card - 3.5% Platinum - 2%	Classic/Gold/Titanium/ Titanium Salary Card - 3.5% Platinum - 2%	Classic/Gold/Titanium/ Titanium Salary Card - 3.5% Platinum - 2%
ATM transaction decline fee: Transactions declined at other bank ATMs due to insufficient funds	₹ 20 per transaction	₹ 20 per transaction	₹ 20 per transaction
Non-cash Transactions - Other Bank ATMs outside India	Outside India: ₹ 20 for Balance Enquiry	Outside India: ₹ 20 for Balance Enquiry	Outside India: ₹ 20 for Balance Enquiry
Daily Cash Withdrawal Limit	Classic Card: ₹ 25,000	Classic Card: ₹ 25,000	Classic Card: ₹ 25,000
	Gold/Titanium Card: ₹ 50,000	Gold / Titanium/ Titanium Salary Card: ₹ 50,000	Gold / Titanium/ Titanium Salary Card: ₹ 50,000
	Platinum Card: ₹ 1,00,000	Platinum Card: ₹ 1,00,000	Platinum Card: ₹ 1,00,000
Daily POS Limit	Classic Card: ₹ 50,000	Classic Card: ₹ 50,000	Classic Card: ₹ 50,000
	Gold/Titanium Card: ₹ 1,00,000	Gold / Titanium / Titanium Salary Card: ₹ 1,00,000	Gold / Titanium / Titanium Salary Card: ₹ 1,00,000
	Platinum Card: ₹ 2,00,000	Platinum Card: ₹ 2,00,000	Platinum Card: ₹ 2,00,000
<b>Other Savings Bank Account Facilities</b>			
Account Statement	Free Monthly E-statement. Quarterly physical Statement: Delivery Charge: ₹ 15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ ATM - Delivery Fee ₹ 50	Free Monthly E-statement. Quarterly physical Statement: Delivery Charge: ₹ 15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ ATM - Delivery Fee ₹ 50	Free Monthly E-statement. Quarterly physical Statement: Delivery Charge: ₹ 15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ ATM - Delivery Fee ₹ 50
Issuance of Duplicate/Additional Statement	Statement period Less than 90 days as on date of issuance - FREE, Beyond 90 days - ₹ 100	Free	Free
Issuance of Loose Cheque Leaves	₹ 3.5 Leaf	Free	Free
Issuance of Duplicate Pass Book	Free	Free	Free
Internal Transfer/ECS Return (Insufficient Balance)	₹ 500 per return	₹ 500 per return	₹ 500 per return
<b>Miscellaneous</b>			
Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts
Balance Notification Service Note: Withdrawn effective 01/08/2021	Balance Notification Service will be charged at ₹ 30 per quarter	Balance Notification Service will be charged at ₹ 30 per quarter	Balance Notification Service will be charged at ₹ 30 per quarter
Balance Certificate	Limit Accounts - ₹ 25	Limit Accounts - ₹ 25	Limit Accounts - ₹ 25
	Other Accounts - ₹ 100	Other Accounts - ₹ 100	Other Accounts - ₹ 100
Interest Certificate	₹ 100	₹ 100	₹ 100
Standing Order/Balance Order/Instructions	Free	Free	Free
Enquiry relating to Old Records	₹ 100 per enquiry	₹ 100 per enquiry	₹ 100 per enquiry
Account Closure	No charge if A/C closed within 14 days or post 6 months. ₹ 500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months	No charge if A/C closed within 14 days or post 6 months. ₹ 500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months	No charge if A/C closed within 14 days or post 6 months. ₹ 500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months
Photo Attestation	Free	Free	Free
Signature Attestation	₹ 50 per signature	Free	Free
Cheque Stop Payment	₹ 100 per instruction	Free	Free
	₹ 150 for range of instruction in single mandate Free, if instruction given through Direct Channel - IVR, Mobile & Net Banking	Free	Free
Phone Banking (@Contact Center)***	₹ 50 per call for call made to contact center executive. Free if average balance of previous month is greater than ₹ 10,000. No Charge for use of IVR	₹ 50 per call for call made to contact center executive. Free if average balance of previous month is greater than ₹ 10,000. No Charge for use of IVR	₹ 50 per call for call made to contact center executive. Free if average balance of previous month is greater than ₹ 10,000. No Charge for use of IVR
Inactive Account (>12 Months)	Nil	Nil	Nil

## SCHEDULE OF SERVICE CHARGES

	Indus Comfort Platinum <sup>^</sup>	Indus Comfort Maxima	Indus Comfort Optima
<b>Cheque Books</b>			
<b>Issuance of Cheque Books w.e.f 1<sup>st</sup> Aug '19<sup>d</sup></b>	2 Cheque Books per quarter (50 leaves) free For additional cheque leaves - ₹ 3.5 per leaf	Unlimited Free	Unlimited Free
<b>Charges on Cash Withdrawal / Deposits at Branch/es</b>			
<b>Cash withdrawal at any branch in India</b>	Free	Free	Free
<b>Charges on Cash Withdrawal / Deposits at Branch/es</b>			
<b>Cash Deposit at Home/Non-home location<sup>***</sup></b>	Free Limit of ₹ 2,00,000 per month or 5 times of previous months AMB (whichever is higher) Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached Above free limit, ₹ 4 per ₹ 1000 subject to min. ₹ 100	Free Limit of ₹ 2,00,000 per month or 5 times of previous months AMB (whichever is higher) Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached Above free limit, ₹ 4 per ₹ 1000 subject to min. ₹ 100	Free Limit of ₹ 2,00,000 per month or 5 times of previous months AMB (whichever is higher) Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached Above free limit, ₹ 4 per ₹ 1000 subject to min. ₹ 100
<b>Doorstep Banking</b>			
<b>Cashier's Cheque/Demand Drafts Delivery</b>	Free	Free	Free
<b>Cheque Pick-up</b>	N/A	1 request free per day; min. cheque consolidated value ₹ 10,000	1 request free per day; min. cheque consolidated value ₹ 10,000
<b>Cash Delivery</b>	N/A	1 request free per day; min. value ₹ 10,000 & max. ₹ 1 Lac	1 request free per day; min. value ₹ 10,000 & max. ₹ 1 Lac
<b>Cash Pick-up</b>	N/A	4 Free requests per month; min. value ₹ 10,000 & max. ₹ 1 Lac; Above free limit, ₹ 130 per request	4 Free requests per month; min. value ₹ 10,000 & max. ₹ 1 Lac; Above free limit, ₹ 130 per request

- All charges indicated above are exclusive of Taxes (as per Government rules).
- For Senior Citizens and Differently Abled Person Doorstep Banking is available across Savings Account variants free of cost subject to availability at branch.
- Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend with prior notice the terms and conditions governing such services mentioned above and rates stated in this schedule. Any suspicious or unusual transaction activity can lead to levy of charges.
- Any changes in the charge tariff will be applied after a notice of at least 30 days.
- W.e.f. 5<sup>th</sup> January 2026 number of Non-financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration, Cheque Book Request, Statement Request and Aadhaar Number Seeding, etc. on Non-IndusInd Bank ATMs will be limited to 10 transactions per month.
- <sup>^</sup>Indus Comfort Platinum is discontinued for new sourcing w.e.f from 10<sup>th</sup> October 2025.
- If you feel the revised charges do not meet your banking requirements, we have alternative Savings Account options that may better align with your preferences. To learn more and choose the account that's right for you, please visit your nearest IndusInd Bank branch. Our team will be happy to assist you.
- The above fees mentioned are exclusive of GST.

